

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Lester Moody
Annie Moody
Debtor(s)

Case No. 15 B 06422

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/25/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 11/19/2015.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,935.05
Less amount refunded to debtor	\$8,211.35

NET RECEIPTS: **\$4,723.70**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,919.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$354.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,273.70**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
5/3 Bank Cc	Unsecured	3,724.10	NA	NA	0.00	0.00
5/3 Bank Cc	Unsecured	0.00	NA	NA	0.00	0.00
Advocate South Suburban	Unsecured	1,638.20	NA	NA	0.00	0.00
American Express	Unsecured	7,297.98	NA	NA	0.00	0.00
Ballantrae of Flossmoor Association	Secured	6,605.55	6,605.55	6,605.55	0.00	0.00
Bank Of America	Unsecured	5,283.00	NA	NA	0.00	0.00
Bank One/Chase	Unsecured	6,798.32	NA	NA	0.00	0.00
Caf	Unsecured	0.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	4,953.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	2,071.00	NA	NA	0.00	0.00
Capital One, N.a.	Unsecured	3,707.94	NA	NA	0.00	0.00
CarMax Auto Finance	Unsecured	2,115.41	3,248.27	3,248.27	0.00	0.00
Ccb/drpr&dmn	Unsecured	151.00	NA	NA	0.00	0.00
Chase - Cc	Unsecured	4,879.00	NA	NA	0.00	0.00
Chase - Cc	Unsecured	883.28	NA	NA	0.00	0.00
Citi	Unsecured	3,937.00	NA	NA	0.00	0.00
Citibank	Unsecured	0.00	NA	NA	0.00	0.00
Citibank Na	Unsecured	0.00	NA	NA	0.00	0.00
Citibank Na	Unsecured	2,193.00	NA	NA	0.00	0.00
Citifinancial	Unsecured	0.00	NA	NA	0.00	0.00
Citifinancial Auto	Secured	500.00	NA	500.00	0.00	0.00
Comenity Bank/Arizona Mail Order	Unsecured	240.00	NA	NA	0.00	0.00
Comenitycapital/draprs	Unsecured	151.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	18,545.64	19,982.54	19,982.54	0.00	0.00
Credit One Bank	Unsecured	307.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	1,907.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	2,420.08	NA	NA	0.00	0.00
Emerge/fnbo	Unsecured	0.00	NA	NA	0.00	0.00
Fifth Third Bank	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/3 Day Blinds	Unsecured	0.00	NA	NA	0.00	0.00
Grants Appl	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Hsbc/rs	Unsecured	19,825.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	383.93	1,306.79	1,306.79	0.00	0.00
Illinois Dept of Revenue 0414	Priority	500.00	4,041.87	4,041.87	0.00	0.00
Internal Revenue Service	Priority	18,018.70	34,136.12	34,136.12	0.00	0.00
Internal Revenue Service	Unsecured	7,755.00	3,013.26	3,013.26	0.00	0.00
Lane Bryant Retail/Soa	Unsecured	0.00	NA	NA	0.00	0.00
Macys/fdsb	Unsecured	0.00	NA	NA	0.00	0.00
Malcolm S Gerald & Assoc	Unsecured	2,070.00	NA	NA	0.00	0.00
MB Financial	Secured	718.94	8,007.70	8,007.70	450.00	0.00
MB Financial Bank	Unsecured	3,206.48	NA	NA	0.00	0.00
Midnight Velvet	Unsecured	279.83	NA	NA	0.00	0.00
Monroe And Main	Unsecured	419.67	NA	NA	0.00	0.00
Nicor Gas	Unsecured	262.24	NA	NA	0.00	0.00
Ocwen Loan Servicing	Unsecured	133,980.88	NA	NA	0.00	0.00
Peoples Gas	Unsecured	1,320.24	NA	NA	0.00	0.00
Rbs Citizens Na	Unsecured	0.00	NA	NA	0.00	0.00
SABR Mortgage Loan 2008-1 REO Subs	Secured	8,638.00	124,207.71	124,207.71	0.00	0.00
SABR Mortgage Loan 2008-1 REO Subs	Secured	519,085.00	286,767.05	286,767.05	0.00	0.00
Sears/cbsd	Unsecured	0.00	NA	NA	0.00	0.00
Shell Oil / Citibank	Unsecured	1,980.00	NA	NA	0.00	0.00
Spiegel	Unsecured	0.00	NA	NA	0.00	0.00
US Bank	Unsecured	4,314.00	NA	NA	0.00	0.00
Wells Fargo	Unsecured	2,025.04	NA	NA	0.00	0.00
Wf Fin Bank/Wells Fargo Financial	Unsecured	2,161.00	NA	NA	0.00	0.00
Wfnbn/brylane Home	Unsecured	781.49	NA	NA	0.00	0.00
Wfnbn/jessica London	Unsecured	913.43	NA	NA	0.00	0.00
Wfnbn/roaman	Unsecured	263.00	NA	NA	0.00	0.00
Wfnbn/silhouettes	Unsecured	288.44	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$286,767.05	\$0.00	\$0.00
Mortgage Arrearage	\$124,207.71	\$0.00	\$0.00
Debt Secured by Vehicle	\$500.00	\$0.00	\$0.00
All Other Secured	\$34,595.79	\$450.00	\$0.00
TOTAL SECURED:	\$446,070.55	\$450.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$38,177.99	\$0.00	\$0.00
TOTAL PRIORITY:	\$38,177.99	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,568.32	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,273.70</u>
Disbursements to Creditors	<u>\$450.00</u>

TOTAL DISBURSEMENTS : **\$4,723.70**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/13/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.